

## PATENT APPLICATION TRANSMITTAL LETTER

Docket No.  
5371

35 U.S.C. 101

(Small Entity)



TO THE ASSISTANT COMMISSIONER FOR PATENTS

09/29/00

Transmitted herewith for filing under 35 U.S.C. 111 and 37 C.F.R. 1.53 is the patent application of:

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For: CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS

Enclosed are:

- ☐ Certificate of Mailing with Express Mail Mailing Label No.
- ☒ 27 (Figs. 1-26) sheets of drawings.
- ☐ A certified copy of a \_\_\_\_\_ application.
- ☐ Declaration ☐ Signed. ☐ Unsigned.
- ☐ Power of Attorney
- ☐ Information Disclosure Statement
- ☐ Preliminary Amendment
- ☒ \_\_\_\_\_ Verified Statement(s) to Establish Small Entity Status Under 37 C.F.R. 1.9 and 1.27.
- ☐ Other:

## CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	41	- 20 =	21	x \$9.00	\$189.00
Indep. Claims	8	- 3 =	5	x \$39.00	\$195.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
BASIC FEE					\$345.00
TOTAL FILING FEE					\$729.00

- ☒ I check in the amount of \$729.00 to cover the filing fee is enclosed.
- ☐ The Commissioner is hereby authorized to charge and credit Deposit Account No. \_\_\_\_\_ as described below. A duplicate copy of this sheet is enclosed.
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- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated: 9/29/00

  
Signature

Lance Vietzke, Reg. No. 36,708

cc:

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) and 1.27 (e)) - SMALL BUSINESS CONCERN			Docket No. 5371
Serial No. Unknown	Filing Date September 29, 2000	Patent No. Unknown	Issue Date Unknown
Applicant/ Patentee: Jon RAMER et al.			
Invent on: CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS			
<p>I hereby declare that I am:</p> <p><input type="checkbox"/> the owner of the small business concern identified below;</p> <p><input type="checkbox"/> an official of the small business concern empowered to act on behalf of the concern identified below:</p> <p>NAME OF CONCERN: <u>SmartChannels.net</u></p> <p>ADDRESS OF CONCERN: <u>1640 NW Mall Street, Issaquah, WA 98027</u></p> <p>I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.</p> <p>I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the above identified invention described in:</p> <p><input checked="" type="checkbox"/> the specification filed herewith with title as listed above.</p> <p><input type="checkbox"/> the application identified above.</p> <p><input type="checkbox"/> the patent identified above.</p> <p>If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed on the next page and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).</p>			

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Separate verified statements are required from each named person, concern or organization having rights to the invention availing to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING:

Jon Ramer

TITLE OF PERSON SIGNING

CHIEF STRATEGIC OFFICER

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Jon Ramer

DATE:

9.29.00

# **CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS**

## **REFERENCE TO RELATED APPLICATION**

The present application claims priority to U.S. provisional patent application Serial No. 60/156,956, entitled "SmartChannels.Net<sup>TM</sup>: Context-Sensitive Personal Sites and Membership Channels," and filed September 30, 1999, which is incorporated herein by reference as if fully set forth.

## **FIELD OF THE INVENTION**

The present invention relates to an apparatus and method for implementing a dynamic reconfigurable personal site for organizing, retrieving, and displaying content from a network such as the Internet.

## **BACKGROUND OF THE INVENTION**

Browser programs permit the retrieval and display of content from the Internet. Browsers access web sites using Uniform Resource Locators (URLs) and display the content in pages. In order to locate content, a user must know the URL identifying the location of the content and enter it into the browser. Alternatively, a user can access an on-line search engine to search for content on the Internet using key words. Search engines, however, often retrieve much irrelevant content since information on the Internet is not organized in a consistent or structured manner. Therefore, locating particular content on the Internet can be a time-consuming and frustrating process. In addition, when content is located at a particular web site, a user typically must manually access the web site each time content from the site is desired. This process requires the user to remember or specify the URLs for the various web sites and manually access them with the browser. The browser, however, does not permit the user to organize the content or collection of URLs in any manner.

Accordingly, a need exists for improvements in accessing, displaying, and organizing content from the Internet or other type of network.

## SUMMARY OF THE INVENTION

A method and apparatus consistent with the present invention organizes content in a channel communicating over a network with content sites. The method and apparatus include specifying a channel node having a network address, specifying sub-nodes each selectively having a pointer to particular content, and selectively specifying pages associated with the sub-nodes. The channel node is linked with the sub-nodes, and the pages are also linked with the sub-nodes. A representation is displayed of the channel node, the sub-nodes, and the linking of the nodes and the pages for use in navigating the channel.

A structure consistent with the present invention is used for electronically organizes content in a channel communicating over a network with content sites. The structure includes a channel node having a network address, sub-nodes each selectively having a pointer to particular content, and pages associated with the sub-nodes. The structure includes links between the channel node and the sub-nodes, and links between the pages and the sub-nodes.

A context-sensitive personal sites and membership channel system consistent with the present invention includes a personal-site application software that provides access to a personal site. An identity and context server and database, operatively connected to the personal-site application software, consolidates, indexes, standardizes, manages, and distributes pages and data through the personal site. The site also includes structured and unstructured data and application sources.

## BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings are incorporated in and constitute a part of this specification and, together with the drawings, explain the advantages and principles of the invention. In the drawings,

FIG. 1 is a diagram illustrating a navigator accessing various channels and displaying content using a browser;

FIG. 2 is a diagram illustrating a node structure for a channel;

FIG. 3 is a diagram of exemplary components of a machine for using the navigator;  
FIG. 4 is a flow chart of an administration routine;  
FIGS. 5a and 5b are a flow chart of a navigator routine;  
FIG. 6 is a screen illustrating display of channel nodes for selection;  
FIG. 7 is a screen illustrating node identifiers associated with the nodes for selection; and  
FIGS. 8-26 are diagrams of an exemplary database schema for implementing the navigator and a channel.

## **DETAILED DESCRIPTION**

### Introduction

SmartChannels.Net™ ("SmartChannels") is a platform and tools for building a new generation of computing and communication applications that bring together the worlds of personal computers, legacy systems, and the Internet. The terms "SmartChannels.net" and "SmartChannels" are trademarks of SmartChannels.net and are used only as labels for one exemplary embodiment.

SmartChannels is page numbering for the Internet. SmartChannels provides context-sensitive membership channels that are dynamically configured web-enabled applications embracing and integrating the Internet and client/server models of computing. These SmartChannels are facilities through which cooperating people and systems can organize and coordinate the exchange of data and documents, and maintain a shared context for collaboration and communication. This collaboration and communication is accomplished by members (or subscribers) accessing a personal site that is connected to SmartChannels Identity and Context management software.

Each SmartChannel is a self-contained system that unlocks internally and externally stored content and functionality and provides subscribers with a single source for personalized information and action. The content can be located at a variety of locations, including, for example, on a local hard-drive, a company's internal file server, Intranet,

1 databases, third-party databases, Extranet, or Internet web sites. SmartChannels are  
2 designed to deliver context-sensitive content to a subscriber's own secure personal site.  
3 For example, a user can enter a channel sometimes as an employee and sometimes as a  
4 parent. The personal site provides access to content relevant to a specific role or inquiry  
5 initiated by the subscriber. Therefore, SmartChannels is an intelligent means of passage for  
6 content and work to flow within the setting of a unifying purpose or identity.

7 SmartChannels is a new kind of web channel technology that makes the Internet  
8 easier to use and more meaningful. SmartChannels offers a flexible, personalized, and  
9 adaptive platform for enabling "trust relationships" with members and resources. The  
10 underlying SmartChannels technology is subject matter independent, and therefore, has  
11 broad commercial applicability.

12 The SmartChannels membership channels are structured into a number of sub-  
13 systems. These sub-systems include: architecture, programming, networking, and platform  
14 integration. A number of architectural models are discussed below, and in the architectural  
15 overview in the related provisional application, to illustrate the sub-system structure of the  
16 channels. The models describe the SmartChannels technology from seven vantage-points:  
17 conceptual, logical, software application components, product platform, market  
18 applications, physical architecture, and security architecture.

19 According to the logical architecture, SmartChannels is a pipe with two ends.  
20 Assuring access to the systems that provide services, data, and applications to the  
21 subscribers is addressed on the right-hand side of the pipe. Making all the content and  
22 actions relevant and easier to use to the subscribers is addressed by the left-hand side of the  
23 channel. SmartChannel manages the context of the content and the identity of the  
24 subscriber to provide the content to the subscriber in a relevant and meaningful manner.

25 A SmartChannel can be sponsored by an entity such as a business, an institution, or  
26 an organization. The entity sponsors the SmartChannel for its members, whether they are  
27 employees, customers, or other affiliated members. Individual members have their own

1 personal site. This site may or may not include visitors. The individual members each have  
2 a data double or a “virtual me” which is a name space on a server that is representative of  
3 the member. The name space will have a user repository of data and information that  
4 identifies the member. Each individual member may have multiple data doubles representing  
5 the individual in a different manner (e.g., a business data double and a personnel life data  
6 double).

7 The personal sites serve the individual members. The personal sites are unique,  
8 personalized, customizable, and adaptable. These sites provide the individual members with  
9 context-sensitive navigation and transactions. By managing the context and the subscriber's  
10 identity (the data double), the personal site provides information that is relevant and of  
11 interest to the subscriber from the network. When the subscriber accesses through the  
12 personal site, the identity or data double virtually moves with the subscriber so that the  
13 service providers provide targeted and relevant services and information based on the data  
14 double. Using privacy preferences, the SmartChannel exchanges information from the  
15 subscriber's data double with the service providers to provide more personalized content.  
16 The subscriber's personal information can be distributed without making the information  
17 personally identifiable to the subscriber. SmartChannel only shares the subscriber's  
18 information to the extent the subscriber has an authorized SmartChannel. In this manner,  
19 the SmartChannel provides enhanced browsing for the subscriber.

20 One manner in which the SmartChannel provides enhanced browsing is through the  
21 selection navigator. The selection navigator is part of the adaptive framework. The  
22 selection navigator provides a hierarchal listing of a site's different areas with sections and  
23 pages. This hierarchal listing is a static approach, but, the selection navigator also provides  
24 a dynamic approach. The subscriber can provide explicit search criteria, and utilizing  
25 Structured Query Language (SQL), the selection navigator will dynamically assemble the  
26 web pages corresponding to that criteria; for example, for the query “show me the products  
27 that match my profile”, web pages corresponding to that criteria will be found and



1 assembled for easy browsing by the selection navigator. Grouped SQL criteria can be used  
2 so that the selection navigator stores the criteria and updates the dynamically assembled  
3 web pages corresponding to the criteria when new data appears. The selection navigator is  
4 flexible and works in the back-end, or behind the scenes using back-end rules and logic.

5 The back-end services and rules permit matching to be done. One type of possible  
6 matching is life-event matching. For example, if a member provides information about life  
7 events such as a promotion, a marriage, or a pregnancy, SmartChannels can be triggered to  
8 provide content suited to those events. For example, the SmartChannel might have a  
9 relationship with a baby-food manufacturer, and might inform the baby-food manufacturer  
10 that some of its members are having babies. In exchange for this information, the baby-food  
11 manufacturer might provide discounts on baby food. The personal site of the pregnant  
12 members would then say: "congratulations on your up-coming baby...here is some discount  
13 on baby-food."

14 Therefore, SmartChannels acts as a intermediary between service providers, the  
15 SmartChannel sponsor, and the members. The service provider may be a benefits  
16 provider, such as healthcare or a 401(k) manager. SmartChannels provides assurance to  
17 the member of security and privacy to the extent desired and permission-based access to  
18 the members for the service provider. SmartChannels organizes and coordinates the  
19 content provided by the service providers based on the information in the data double  
20 provided by the members. The organized and coordinated content is presented through the  
21 members personal site. The member specifies what level of information from the data  
22 double to be released to the service providers. The greater level or more information  
23 released, the better context and identity management provided.

24 Through the SmartChannels, the service providers can specifically make privacy  
25 proposals to the members. For example, the baby-food manufacturer can propose free  
26 one-month supply of diapers in exchange for the members actual identity and address. The  
27 member can determine what information will be provided, what may be shared and with

1 what service providers it may be shared, how the information will be used, and whether the  
2 data is to be used in an identifiable way. The member can delegate to SmartChannels  
3 decisions about exactly how the member wants information shared and can tailor the  
4 member preferences so that there is a web of trust around the web site. The SmartChannel  
5 enables this customization of the member's personal site.

6 A SmartChannel can also facilitate exchange of information between service  
7 providers or others. In particular, service providers can specify on their personal site how  
8 to interact with them and order services from them. Therefore, anyone requesting services  
9 from them can access the service provider's channel and obtain the necessary specifications  
10 for ordering from the service provider. Those specifications can be set forth, for example,  
11 in Extensible Markup Language (XML). An example of specifications for business-to-  
12 business exchange of information is the Universal Description, Discovery and Integration  
13 (UDDI) specifications, described in the following documents, which are incorporated herein  
14 by reference: UDDI XML Structure Reference, UDDI Programmer's API Specification,  
15 UDDI Executive White Paper, and UDDI Technical White Paper, all by Ariba, Inc.,  
16 International Business Machines Corporation and Microsoft Corporation, September 6,  
17 2000.

18 The channels can exist for a wide variety of domains. Examples include, but are not  
19 limited to, the following categories: world; spirituality; education; play; money; health;  
20 family; and work and career. A channel for each of these categories can be organized with  
21 a node structure that, for example, further divides the category into sub-categories among  
22 the sub-nodes. The content for the channels can be dynamically changed, as well as the  
23 node structure for it. The domains can be sponsored or accessed by, for example,  
24 individuals, groups, corporations, business entities, retail establishments, or any other entity.  
25 Any combination of sponsors and channels (domains) can exist.

#### 26 Channel Structure for Personal Site

FIG. 1 is a diagram illustrating a navigator accessing various channels and displaying content using a browser for a personal site 10 to implement a SmartChannel. A navigator 14, implemented as a software program, operates essentially as a wrapper around a browser 12. Navigator 14 uses browser 12 to implement various channels 16 to 20. Each channel contains a collection of nodes and pages, explained below, for organizing content, and each node can be associated with a particular URL for use in retrieving content. The term "node" refers to any structured elements that can be linked together, and the term "page" refers to any collection of content for display. Using browser 12, navigator 14 accesses various content sites 18 to 22 via channels 16 to 20 for retrieving and displaying content to the user. The content sites can exist, for example, at those locations identified above, either remote from the user's machine or local to it.

FIG. 2 is a diagram illustrating a node structure for a channel such as channel 16 or 20. Each channel includes a collection of nodes having parent-child relationships for organizing the content of the channel. Each channel includes a channel node ID and URL 30, or other network address, defining an entry point to the channel. Each channel node 30 can be linked with sub-nodes 32 to 34, and each sub-node can be further linked to nodes at another level such as nodes 36 to 38 for sub-node 32. Each sub-node at a lowest level can be selectively linked, meaning it can be linked but does not necessarily need to be, with particular pages, such as pages 40 to 42 for sub-node 36. The content for the pages can be obtained using the URL for the corresponding sub-node. Pages 40 to 42 can be formatted, for example, as web pages in HyperText Markup Language (HTML) or in another format.

As shown, each node and page can be selectively linked, meaning it can be linked but does not necessarily need to be, with a particular URL or pointer for use in retrieving content. The nodes can be further associated with node identifiers for use in organizing and linking them. Each node can thus be used to retrieve and display content, in addition to organizing the content. For example, channel node 30 can be associated with a home page

identifying the channel, and each sub-node can be associated with an introductory page identifying or explaining content in lower levels linked to the sub-nodes.

The channel can include multiple hierarchical levels having more or fewer levels than shown and having any number of nodes at a particular level. This type of structure permits flexibility in defining a dynamic organization of networked content, and each channel can be dynamically reconfigured by adding or deleting nodes. The channel thus includes both content and context. The content is the actual data or information, and the context is the manner in which it is organized with the node structure. Appendix A includes an example of nodes for a channel and the linking of nodes and pages using node identifiers and page identifiers.

Appendix A also illustrates the ability to perform searching, sorting, and other similar functions on the list of nodes. The first page of Appendix A illustrates sections to enter a column value, a comparison such as a boolean operation, and a value. Selection of the filter button can trigger a program to electronically search or sort through the nodes satisfying the information entered in the column, comparison, and value sections. Therefore, a user can search or sort the list for nodes relating to a particular topic or type of content. Other types of searching and sorting can be performed on the list of nodes, using conventional programs for electronically searching and sorting information, to manage the list of nodes.

#### Machine for Executing the Navigator

FIG. 3 is a diagram of an exemplary machine 50 for using the navigator. Machine 50 can include a connection with a network 59 such as the Internet, a wide-area network, or a local area network. Machine 50 can retrieve remote content for a channel via network 59 from, for example, web sites, remote servers, remote storage devices, or other machines connected to network 59. Content can also be retrieved locally for a channel. Machine 50 typically includes a memory 51, a secondary storage device 58, a processor 57, an input device 54, a display device 55, and an output device 56.

1 Memory 51 may include random access memory (RAM) or similar types of  
2 memory, and it may store one or more applications 52 and a web browser 53 for execution  
3 by processor 57. Applications 52 may correspond with software modules to perform  
4 processing for embodiments of the invention. Examples of web browsers include the  
5 Internet Explorer program by Microsoft Corp. and the Netscape Navigator program by  
6 Netscape Communications, Inc. Web browsers, also referred to as browsers, include any  
7 program for retrieving content locally or from a network and displaying it in a structured  
8 format such as pages.

9 Secondary storage device 58 may include a hard disk drive, floppy disk drive, CD-  
10 ROM drive, or other types of non-volatile data storage. Processor 57 may execute  
11 applications or programs stored in memory 51 or secondary storage 58, or received from  
12 the Internet or other network 59. Input device 54 may include any device for entering  
13 information into machine 50, such as a keyboard, key pad, cursor-control device, touch-  
14 screen (possibly with a stylus), or microphone. Display device 55 may include any type of  
15 device for presenting visual information such as, for example, a computer monitor, flat-  
16 screen display, or display panel. Output device 56 may include any type of device for  
17 presenting a hard copy of information, such as a printer, and other types of output devices  
18 include speakers or any device for providing information in audio form. Machine 50 can  
19 possibly include multiple input devices, output devices, and display devices.

20 Example of machines for implementing machine 50 to execute the navigator include  
21 the following: personal computers, laptop computers, notebook computers, palm top  
22 computers, network computers, Internet appliances, personal digital assistants (PDAs), or  
23 any processor-controlled device capable of executing a browser.

24 Although machine 50 is depicted with various components, one skilled in the art will  
25 appreciate that this machine can contain additional or different components. In addition,  
26 although aspects of an implementation consistent with the present invention are described as  
27 being stored in memory, one skilled in the art will appreciate that these aspects can also be

1 stored on or read from other types of computer program products or computer-readable  
2 media, such as secondary storage devices, including hard disks, floppy disks, or CD-ROM;  
3 a carrier wave from the Internet or other network; or other forms of RAM or read-only  
4 memory (ROM). The computer-readable media may include instructions for controlling  
5 machine 50 to perform a particular method.

#### 6 Navigator Processing

7 Navigator 12 is typically implemented as a software module wrapper, such as  
8 application 52, around browser 14 for intercepting and processing communications to and  
9 from the browser. FIG. 4 is a flow chart of an administration routine 60 implemented by  
10 navigator 12. Routine 60 is used to perform various administrative functions such as  
11 creating or sponsoring a channel, deleting a channel, or modifying a channel. In routine 60,  
12 the navigator determines if a user wants to create a channel (step 62); if so, the navigator  
13 permits the user to enter an identification of a channel (step 64) and identification of sub-  
14 nodes (step 66). The information entered for the nodes can include, for example, the  
15 information shown in Appendix A such as node identifiers, page identifiers, and URLs for  
16 the nodes and pages. The navigator links the nodes according to a user-specified or default  
17 structure and stores the channel (step 68).

18 The navigator determines if the user wants to delete a channel (step 70). If the user  
19 wants to delete a channel, the navigator can determine if the user is authorized (step 72).  
20 For example, a user can be authorized to delete only those channels that the user has  
21 created. If the user is authorized, the navigator receives an identification of a channel (step  
22 74) and removes the nodes for the channel (step 76).

23 The navigator also determines if the user wants to modify a channel (step 78). If so,  
24 the navigator can determine if the user is authorized to modify the channel (step 79). For  
25 example, the user can be authorized to modify only those channels that the user has created.  
26 If the user is authorized, the navigator receives an identification of a channel (step 80) and a  
27 modification of the nodes for the channel (step 82). The modification can include any

change to the channel such as the user adding nodes or sub-nodes, deleting nodes, changing the hierarchical relationships between nodes, or adding or changing URLs for the nodes or pages. The user can enter the exemplary information shown in Appendix A for the modifications. Based upon the information entered for modification, the navigator reconfigures the nodes for the channel (step 84).

FIGS. 5a and 5b is a flow chart of a navigator routine 90, implemented by navigator 12 and permitting a user to access content through channels and perform browser functions. In routine 90, the navigator receives log in information from a user (step 92) and determines if the user is authorized (step 94). The navigator can require that a user enter a user identifier and password, and it can maintain a database of user identifications and corresponding passwords to authenticate users. If the user is authorized, the navigator retrieves the user's channel and displays an identification of nodes (step 96). The navigator can link the user identification with the user's channel in order to retrieve the channel based upon the user's log in information. The user's channel includes an identification of the nodes and linking between them as illustrated in FIG. 2.

The navigator can thus define a separate collection and linking of nodes for each channel, and assign users to channels. Since each node can contain a URL or pointer to content, the content need only be stored in one location, for example, and the navigator can dynamically retrieve and build a particular channel based upon its node structure and specified URLs. Also, the content can be updated at its stored location, and the navigator can therefore retrieve the most current content using the URLs to locate it. Each user can also define or sponsor their own channel and, by determining which nodes to include in their channel, the users can in effect limit access to only the content referenced by those nodes. If a user has access to a particular node, then the user also has access to all sub-nodes in this example.

Table 1 illustrates how the navigator can maintain a database associating a user's identifiers and passwords, or other unique authentication information, (the log in information)

with the user's authorized channels for displaying an identification of those channels. As indicated above, using data doubles the user can have multiple on-line identities each linked with potentially a different collection of channels.

Table 1		
user identity	password	user's authorized channels
identifier 1	password 1	channel 1
		channel 2
		...
		channel N
...		
identifier N	password N	channel 1a
		channel 2a
		...
		channel Na

FIG. 6 is a screen 130 illustrating display of a user's channels for step 96. Screen 130 can be formatted, for example, in HTML for display as a web page by the browser on display device 55. Screen 130 includes a navigator section 132 for displaying an identification of the nodes for the user's channel. The user's personal site is represented by a node 133 for the user's channel. This example includes other channels such as a node 134 for a BTI process, which can represent a channel sponsored by the user's employer for providing employment-related information to the user. BTI process node 134 includes sub-nodes as represented by the indentation such as an information gathering node 136. In the displayed structure of a channel, the triangle symbols represent nodes and the square symbols represent pages. Other types of symbols can be used. Screen 130 includes a content section 140 for displaying content in pages as selected in navigator section 132. It



also includes a toolbar 142 for identifying context-sensitive actions and conventional browser-type functions.

After displaying screen 130 for the user's channels, the navigator detects if the user selects a node or page in navigator section 132 (step 98). The user can make the selection by using, for example, a cursor-control device to "click on" the symbol for the node or page. The navigator determines if the selected node is a selector node, used for searching within the channel (step 99). If the user selected a selected node, the navigator displays a search page (step 101) and receives a search query entered through the page (step 103). The navigator searches within the content of the channel for the search query (step 105) and displays results of the searching (step 107). Any type of search engine can be used for searching the channel content. This feature provides a user with a method of performing a focused search, as the search occurs within the structured content of the channel.

For other selected nodes, the navigator expands the list in navigator section 132 to display the sub-nodes (step 100). As further sub-nodes are selected, the navigator continues to expand the list to show the channel structure. For a selected page within navigator section 132, the navigator retrieves content using a URL associated with the node (step 102) and displays it in content section 140 (step 104). The information can be retrieved over the Internet using the URL, from another type of network, or locally on the user's machine. The URL represents a pointer to the content, which can be modified or updated. The navigator can thus obtain the most current content by retrieving it upon selection of a page. Instead of URLs, other types of pointers or identifiers can be used to access or identify a location of content.

The navigator determines if the user de-selects a node (step 106). A user de-selects a node by, for example, using a cursor-control device to "click on" a node that has been expanded. Upon detecting the de-selection, the navigator contracts the displayed list of sub-nodes for that node (step 108).

1           The navigator determines if the user selects a browser function (step 110). The user  
2 can select a browser function by, for example, using a cursor-control device to "click on"  
3 one of the symbols in toolbar 142. The browser functions can include conventional browser  
4 functions such as a back command, forward command, refresh command, home command,  
5 a list of "favorite" sites, or a search command. Upon selection of a browser command, the  
6 navigator passes the command along to the browser for it to execute the command (step  
7 112).

8           The user can possibly attempt to access other channels (step 114). For example,  
9 the user can enter new log in or user identification information. If the user attempts to  
10 access other channels, the navigator determines if the user is authorized (step 116) and, if  
11 authorized, the navigator retrieves the new channel information and displays nodes for it  
12 (step 118). The navigator can continue to execute functions based upon commands entered  
13 by the user until the user logs off (step 120).

14           FIG. 7 illustrates in screen 130 node identifiers associated with the nodes for  
15 selection. This screen can be displayed, for example, to a database administrator or other  
16 person authorized to view it. As further shown in Appendix A, the node identifiers are used  
17 to create the links between nodes and sub-nodes, and between nodes and pages, for  
18 configuring channels. The nodes in this example include site area (sa) nodes such as node  
19 150; section (sc) nodes such as node 152; and page (pg) nodes such as node 154. Other  
20 types of nodes include user group (ug) nodes and selector (mg) nodes, as identified in  
21 Appendix A. Site area and section nodes identify context, page nodes identify content, and  
22 user group nodes identify particular user groups. Selector nodes, as explained above, are  
23 used for searching within a channel. These labels for the nodes are one example of  
24 classifying nodes, and different labels and classifications can be used.

25           Each channel typically has its own database schema, and FIGS. 8-26 are diagrams  
26 of an exemplary database schema for implementing a channel. This schema can be

1 repeated for additional channels. In FIGS. 8-26, FIG. 8 illustrates how FIGS. 9-26 fit  
2 together in order to collectively illustrate the exemplary database schema.

3 While the present invention has been described in connection with an exemplary  
4 embodiment, it will be understood that many modifications will be readily apparent to those  
5 skilled in the art, and this application is intended to cover any adaptations or variations  
6 thereof. For example, different navigator processing, labels for the database schema and  
7 routines, and network addresses, may be used without departing from the scope of the  
8 invention. This invention should be limited only by the claims and equivalents thereof.

## CLAIMS

1. A method for organizing content in a channel communicating over a network with content sites, comprising:
  - specifying a channel node having a network address;
  - specifying sub-nodes each selectively having a pointer to particular content;
  - linking the channel node with the sub-nodes;
  - selectively specifying pages associated with the sub-nodes;
  - linking the pages with the sub-nodes; and
  - displaying a representation of the channel node, the sub-nodes, and the linking of the nodes and the pages.
2. The method of claim 1 wherein the specifying the sub-nodes step includes specifying the pointers identifying a location of local content, content on an intranet, or content on a web site.
3. The method of claim 1 wherein the specifying the channel node step includes specifying a uniform resource locator as the network address.
4. The method of claim 1 wherein the specifying the sub-nodes step includes specifying a uniform resource locator as the pointer.
5. The method of claim 1, further including displaying the content in the pages upon detection of selection of one of the pages.
6. The method of claim 1 wherein the displaying step includes displaying symbols representing the channel node, the sub-nodes, and the pages.
7. The method of claim 1, further including reconfiguring the sub-nodes.

8. The method of claim 1, further including displaying a toolbar identifying browser functions.
9. The method of claim 8, further including executing the browser functions upon detecting a selection of the toolbar.
10. The method of claim 1 wherein the linking the channel node step includes associating the channel node and the sub-nodes with node identifiers.
11. The method of claim 1 wherein the linking the pages step includes associating the sub-nodes with node identifiers and associating the pages with page identifiers.
12. The method of claim 1, further including:
  - receiving a search query;
  - searching the content of the channel based upon the query; and
  - displaying results of the searching.
13. A structure for electronically organizing content in a channel communicating over a network with content sites, comprising:
  - a channel node having a network address;
  - sub-nodes each selectively having a pointer to particular content;
  - links between the channel node and the sub-nodes;
  - pages associated with the sub-nodes; and
  - links between the pages and the sub-nodes.
14. The structure of claim 13 wherein the pointers identify a location of local content, content on an intranet, or content on a web site.

15. The structure of claim 13 wherein the network address includes a uniform resource locator.
16. The structure of claim 13 wherein the pointer includes a uniform resource locator.
17. The structure of claim 13, further including symbols representing the channel node, the sub-nodes, and the pages for displaying a representation of the structure.
18. The structure of claim 13 wherein the links between the channel node and the sub-nodes are reconfigurable.
19. The structure of claim 13, further including node identifiers associated with the channel node and the sub-nodes for specifying the links between the channel node and the sub-nodes.
20. The structure of claim 13, further including node identifiers associated with the sub-nodes and page identifiers associated with the pages for specifying the links between the sub-nodes and the pages.
21. The structure of claim 13, further including a selector node for receiving a query for use in searching the content of the channel.
22. An apparatus for organizing content in a channel communicating over a network with content sites, comprising:
  - a browser; and
  - a navigator program for controlling communications to and from the browser, the navigator program operating to:

specify a channel node having a network address;  
specify sub-nodes each selectively having a pointer to particular content;  
link the channel node with the sub-nodes;  
selectively specify pages associated with the sub-nodes;  
link the pages with the sub-nodes; and  
display a representation of the channel node, the sub-nodes, and the linking  
of the nodes and the pages.

23. The apparatus of claim 22 wherein the navigator program specifies the pointers identifying a location of local content, content on an intranet, or content on a web site.

24. The apparatus of claim 22 wherein the navigator program specifies a uniform resource locator as the network address.

25. The apparatus of claim 22 wherein the navigator program specifies a uniform resource locator as the pointer.

26. The apparatus of claim 22 wherein the navigator program displays the content in the pages upon detection of selection of one of the pages.

27. The apparatus of claim 22 wherein the navigator program displays symbols representing the channel node, the sub-nodes, and the pages.

28. The apparatus of claim 22 wherein the navigator program reconfigures the sub-nodes.

29. The apparatus of claim 22 wherein the navigator program displays a toolbar identifying browser functions.

30. The apparatus of claim 29 wherein the navigator program uses the browser to execute the browser functions upon detecting a selection of the toolbar.
31. The apparatus of claim 22 wherein the navigator program associates the channel node and the sub-nodes with node identifiers.
32. The apparatus of claim 22 wherein the navigator program associates the sub-nodes with node identifiers and associates the pages with page identifiers.
33. The apparatus of claim 22 wherein the navigator program further operates to:
  - receive a search query;
  - search the content of the channel based upon the query; and
  - display results of the searching.
34. A method of organizing content in a channel communicating over a network with content sites, comprising:
  - specifying content; and
  - specifying a context for the content, the context identifying an hierarchical, reconfigurable structure comprising a node selectively linked with sub-nodes and pages selectively linked with the sub-nodes, the pages containing portions of the content, and at least a portion of the nodes and the sub-nodes having pointers to portions of the content.
35. A system for providing enhanced web-browsing, comprising:
  - a data double, comprising data that identifies a member;
  - service providers that provide service provider content including services and information;
  - a personal site that the member uses to access the service provider content; and



an engine that processes the data double and the service provider content to provide relevant and meaningful content to the member through the personal site.

36. The system of claim 35, wherein the engine comprises:

identity management that manages the data double to establish a personal profile, member preferences, member permissions, and activity data for the member; and

context management that organizes service provider content, coordinates browsing processes, and provides an adaptive framework.

37. The system of claim 35, wherein the personal site comprises:

smart pages, comprising:

a log in page;

a home page; and

inside pages; and

an adoptive framework, comprising:

selection navigators; and

a toolbar.

38. The system of claim 37, wherein the selection navigators provide direct page searching comprising:

a fixed hierarchal structure listing a web site's areas with sections and pages;

an explicit SQL criteria search, whereby the selection navigators gather and dynamically assemble web sites meeting the criteria; and

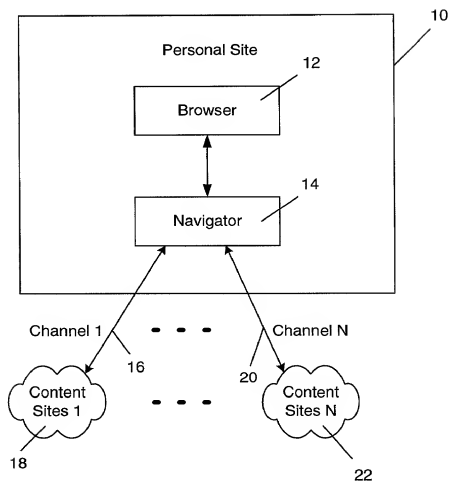
a group SQL criteria, wherein the selection navigators store the criteria, gather and dynamically assemble web sites meeting the criteria and update the web sites when new content is found meeting the criteria.

39. A context-sensitive personal sites and membership channel system, comprising:
  - a personal-site application software that provides access to a personal site;
  - an identity and context server and database, operatively connected to the personal-site application software, that consolidates, indexes, standardizes, manages, and distributes pages and data through the personal site; and
  - structured and unstructured data and application sources.
  
40. An adaptive framework for providing services in a context-sensitive manner, comprising:
  - a selection navigator that provides direct page searching;
  - a smart page; and
  - a toolbar.
  
41. A product platform architecture, comprising:
  - add-in modules that create derivative applications;
  - a smartchannel engine;
  - an operating system; and
  - Internet services.

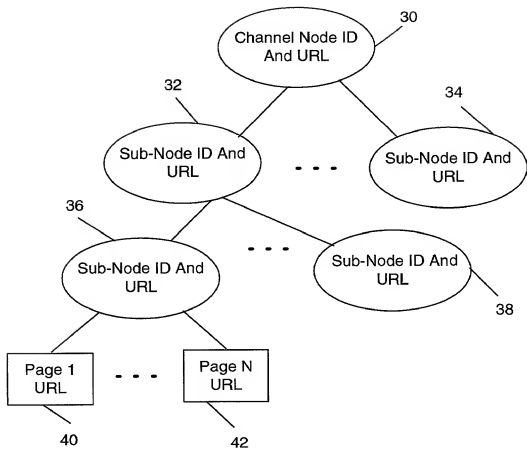
## **ABSTRACT**

A personal site for organizing network content. The site includes one or more channels, and each channel is associated with sub-nodes. The channel is dynamically linked with the sub-nodes, and each sub-node can have one or more associated pages. The sub-nodes and the pages can include pointers to content such as uniform resource locators. Upon a user logging in, the site dynamically retrieves and builds a representation of the organized content for display. A navigator program operates as a wrapper around a browser to manage the site and build the channels.

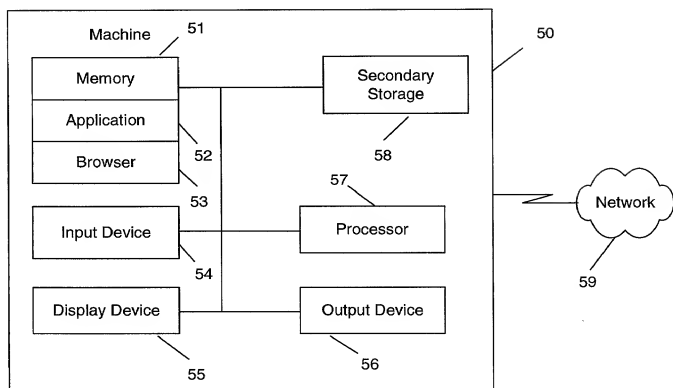
5371/PTO Filings/Spec wpt



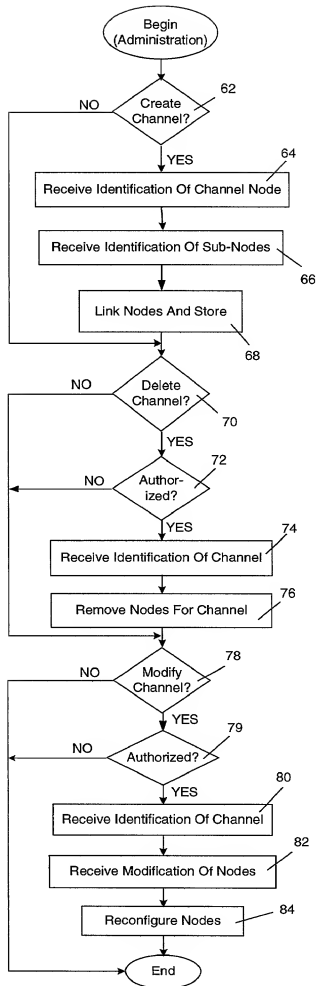
*Fig. 1*



*Fig. 2*



*Fig. 3*

*Fig. 4*

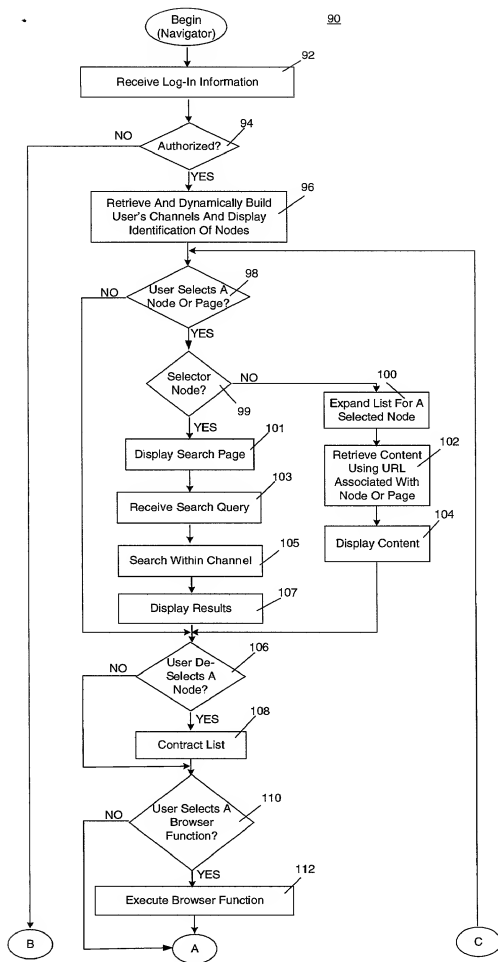
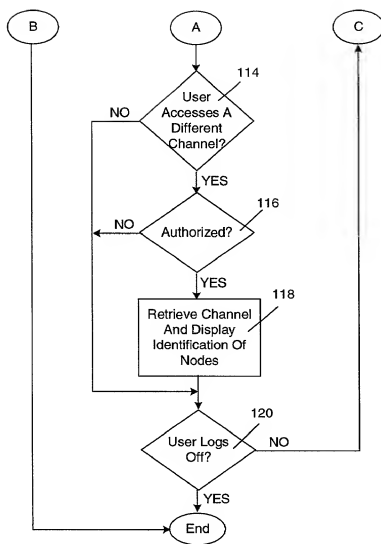


Fig. 5a





*Fig. 5b*

130

142

133

134

136

138

140

132

Industries

Benefit Summary

Medical

Guardian/PHS-POS Non-Gatekeeper

Guardian/PHS-PPD-Non NY

Dental

Guardian/PHS-Indemnity

Life

Guardian

LTD

First UNUM

NYS mandated DBL

National Benefit Life Insurance Company

401(k) Retirement Plan

Plan Details

Industries

Personal Site

My Personal Profile

911 Process

Information Gathering

Plan History/Design Interview

Plan History Summary

Risk Plan

Special Summary

Financial Summary

Demographics

Current Plan Discussion

Design Plan Review

Plan Adoption

Plan Adoption

Pre-Enrollment Communications

Group Meeting

Enrollment

Post-Enrollment Implementation

Plan Presentation

Unenrolled Information

Industries Technologies

powered by SunLife

Done

Find/ Human Employer

Fig. 6





**SmartChannels.Net**  
**Physical Database Schema - 9/21/00 - version 2.0**

**Table Types**

Abbreviation	Description	Purpose
PE	Primary Entities	Tables containing primary attributes (fields) of a primary business entity or object
SE	Singular Supplemental Attributes Table, applying to Every primary entity record	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a one to one relationship with that primary business entity or object. Attributes of this type of table apply to every related primary entity record. In other words, every primary entity record has these supplemental attributes as well.
SS	Singular Supplemental Attributes Table, applying to Some or Specific types of primary entity records	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a one to one relationship with that primary business entity or object. Attributes of this type of table apply to specific types of related primary entity records, usually based on a field value within the primary entity record or may just apply to some primary entities. In other words, not every primary entity record has these supplemental attributes.
ME	Multiple Supplemental Attributes Table, applying to Every primary entity record	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a many to one relationship with that primary business entity or object. Attributes of this type of table apply to every related primary entity record. In other words, every primary entity record has these supplemental attributes as well.
MS	Multiple Supplemental Attributes Table, applying to Some or Specific types of primary entity records	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a many to one relationship with that primary business entity or object. Attributes of this type of table may apply to specific types primary entity record, usually based on a field value within the primary entity record or may just apply to some primary entities. In other words, not every primary entity record has these supplemental attributes.
XL	Cross (X) Link Table	Tables which define a many to many relationship, usually between primary business entities or objects
LK	Lookup Table	Tables that describe a code or abbreviation used to represent an attribute in any other type of table.
S T	System Table	Tables developed by SmartChannels.Net containing attributes (fields) which can drive system objects in the application
CL	Core Logic System Table	Tables developed by Core Logic containing attributes (fields) which can drive system objects in the application

*Fig. 9*

### **Data Type Abbreviations**

<b>Abbreviation</b>	<b>MS-SQL Server 7.0 Data Type</b>
b	binary[(n)]
vb	varbinary[(n)]
ch	char[(n)]
vch	varchar[(n)]
dt	datetime
ts	Timestamp
sdt	smalldatetime
d	decimal[(p[, s])] numeric[(p[, s])]      Fixed Decimal
fl	float[(n)] real      Floating Point Decimal
i	Int      Integer
si	smallint      Small Integer
ti	tinyint      Tiny Integer
m	money      Money
sm	smallmoney      Small Money
bt	bit      Bit
ud	user-defined datatypes

*Fig. 10*

### General Use Abbreviations

<u>Abbreviation</u>	<u>Description</u>
n	Address
Addr	Administrator
Admin	Amount
Amt	Archive
Arch	Assistance
Ast	Average
Avg	Broadcast
Bdcst	Benefit
Ben	Beneficiary
Benf	Beginning of Month
BOM	Beginning of Year
BOY	Category
Cat	Change & Changes
Chg & Chgs	Company
Co	Compensation
Comp	Coordination
Coord	Company Plan
CoPA	Contribution
Ctrb	Coverage
Cvg	Database
Db	Discount
Dct	Dependent
Dep	Description
Desc	Destination
Dest	Detail
Det	Discussion
Dis	Day of Month
DOM	Day of Year
DOY	Day & Days
Dy & Dys	Effective
Eff	Election
Elect	Eligible
Elig	Eligibility
Eligy	Employee
Emp	End of Month
EOM	End of Year
EOY	Event
Evt	Export
Exp	Fulfillment
Ffmt	Format
Fmt	Funding
Fndg	Frequency
Freq	

<u>Abbreviation</u>	<u>Description</u>
Imp	Import
Init	Initial
Ins	Insurance
Loc	Location
LTD	Life To Date
Max	Maximum
Mbr	Member
Mgmt	Management
Mgr	Manager
Min	Minimum
Mkt	Market
MktP	Marketplace
Mo & Mos	Month & Months
Mthd	Method
No	Number
OE	Open Enrollment
Ofc	Office
Ofg	Offering
Ofr	Offer
Org	Organization
Pct	Percentage
Pg	Page
Pkg	Package
Plng	Planning
Pmt	Payment
Pref	Preferred
Prim	Primary
PTO	Paid Time Off
Recip	Recipient
Req	Request
Rsc	Resource
Sched	Schedule
Sec	Secondary
SKU	Stock Keeping Unit
Src	Source
Stmt	Statement
Subj	Subject
Subs	Subsequent
Svc	Service
Svg	Saving
Tech	Technology
Term	Termination
TPA	Third Party Administrator
Ven	Vendor
Vstg	Vesting
Yr & Yrs	Year & Years
YTD	Year To Date

*Fig. 11*

pe_Headline	
PK	ID
GUID	
vchName	
chStatus	
iAuthorID	
vchAuthorName	
vchHeadlineText	
chType	
vchSummary	
dtStartDate	
iCarryForward	
iContent_ID	
iPageID	
vchURL	



## Home Page Headlines

me_HeadlineAddr	
PK	ID
GUID	
vchName	
chStatus	
FK1	iHeadlineID
chAddrMode	
dtStartDate	
dtEnddate	

PK	ID
GUID	
vchName	
chStatus	
iColLocID	
FK1	chItemID
itemID	

PK	ID
GUID	
vchName	
chStatus	
iBenGroupID	
FK1	chItemID
itemID	

PK	ID
GUID	
vchName	
chStatus	
FK1	iRecID
chItemID	
itemID	

PK	ID
GUID	
vchName	
chStatus	
FK1	iEmpID
chItemID	
itemID	

PK	ID
GUID	
vchName	
chStatus	
FK1	iColID
chItemID	
itemID	

PK	ID
GUID	
vchName	
FK1	iDistrListID
chItemID	
itemID	

pe_DistrList	
PK	ID
GUID	
vchName	
chStatus	
iListOwnerID	
vchListName	

pe_DistrDetail	
PK	ID
GUID	
vchName	
chStatus	
FK1	iDistrList_ID
chRecipType	
vchRecip_ID	

Fig. 12



## System Tables

### User Interface - Site Area, Sections & Pages

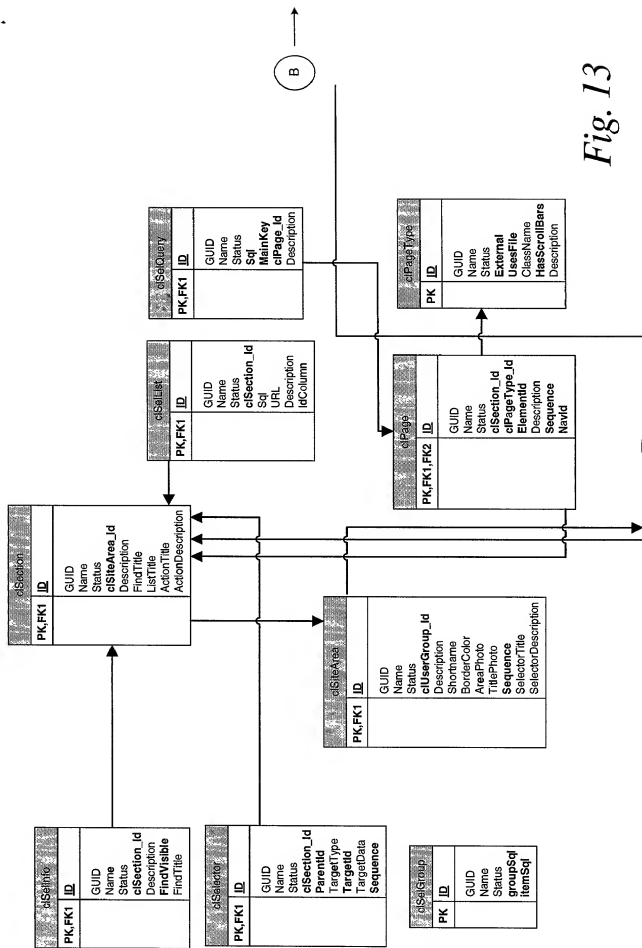
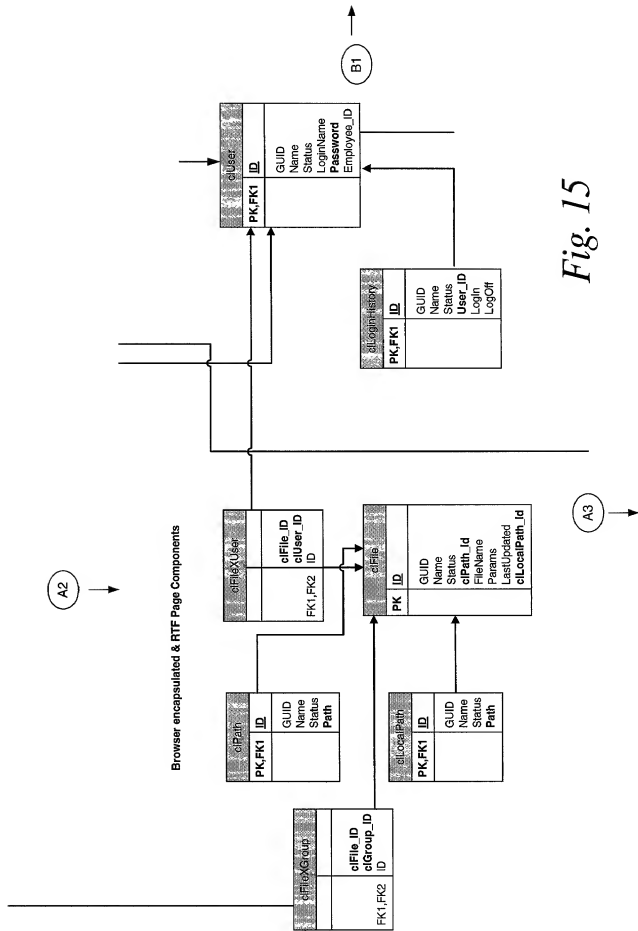


Fig. 13





*Fig. 15*

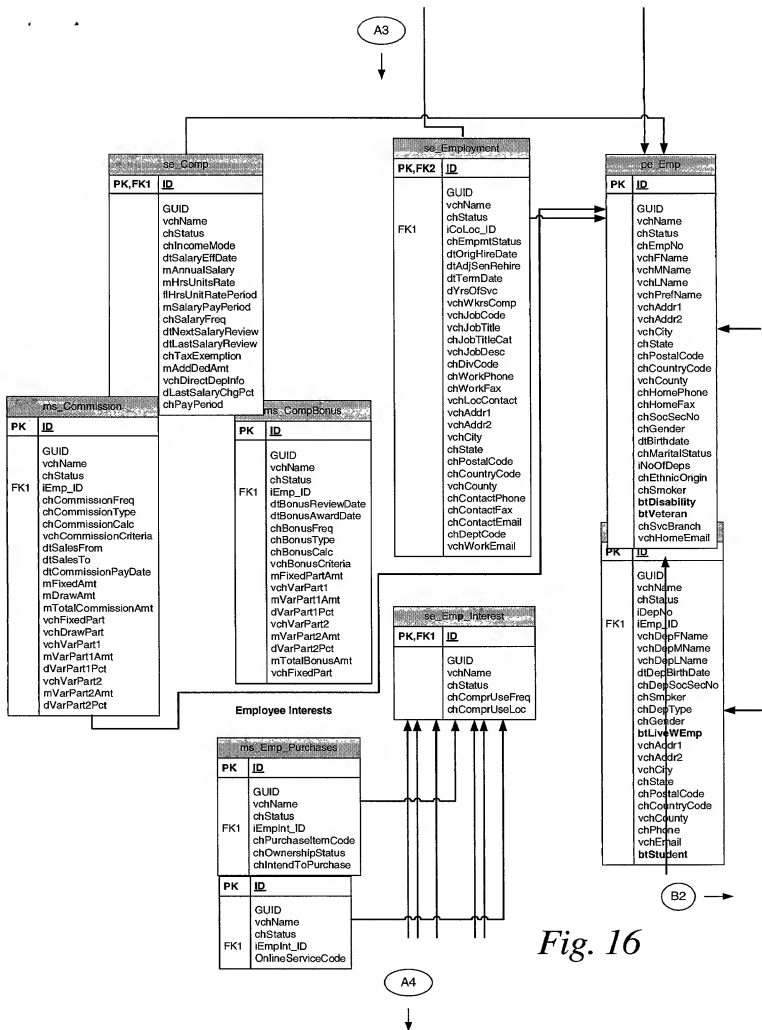


Fig. 16

A4

pe_Headline	
PK	ID
GUID vchName chStatus iAuthorID vchAuthorName vchHeadlineText chType vchSummary dtStartDate iCarryForward iContent_ID iPageID vchURL	

Home Page Headlines

me_HeadlineAddr	
PK	ID
GUID vchName chStatus FK1 iHeadlineID chAddrMode dtStartDate dtEndDate	

ms_RecipProc	
PK	ID
GUID vchName chStatus iCoLocID chItemID iItemID	

ms_RecipProc	
PK	ID
GUID vchName chStatus iBenGroupID chItemID iItemID	

ms_RecipProc	
PK	ID
GUID vchName chStatus iRecID chItemID iItemID	

ms_RecipProc	
PK	ID
GUID vchName chStatus iEmpID chItemID iItemID	

A5

me_Emp_Entertain	
PK	ID
GUID vchName chStatus FK1 iEmplnt_ID chEntertainmentCode chEntertainmentFreq	

me_Emp_Entertain	
PK	ID
GUID vchName chStatus iEmplnt_ID	

ms_Emp_Act	
PK	ID
GUID vchName chStatus FK1 iEmplnt_ID chActivityCode chActivityFreq	

ms_Emp_CompUsage	
PK	ID
GUID vchName chStatus FK1 iEmplnt_ID	

ms_Emp_Invest	
PK	ID
GUID vchName chStatus FK1 iEmplnt_ID chInvestmentType chOwnershipStatus	

B3

pe_BdcstText	
PK	ID
GUID vchName chStatus vchHeadlineText chType vchTitle iAuthorID vchAuthorName vchSubj dtDate dtArchiveDate vchBdcstText_Content	

xl_BenXBdcstLink	
PK	ID
GUID vchName chStatus FK1 iBdcstText_ID iPage_ID vchURL	

Forum

me_BdcstText_Target	
PK	ID
GUID vchName chStatus iBdcstTarget_ParentID iBdcstText_ID iPageID vchURL	

Fig. 17

A5

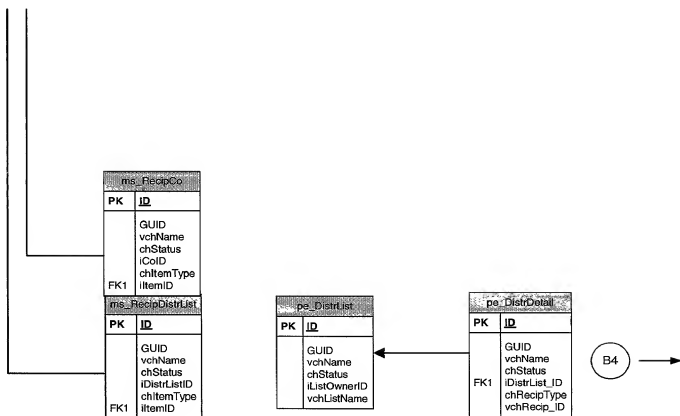


Fig. 18

# Form Page Components

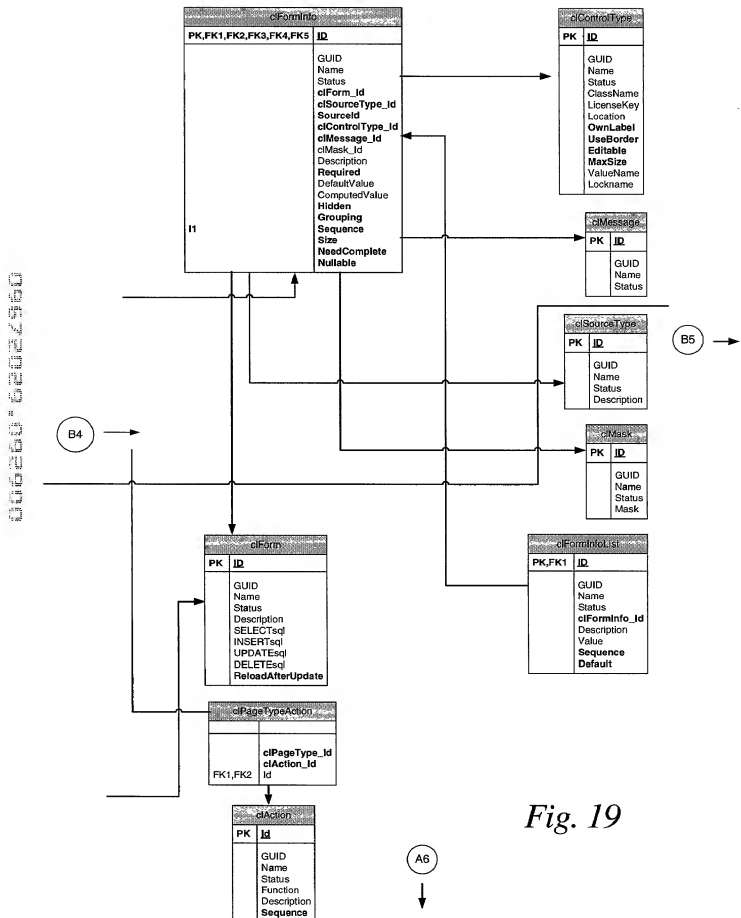
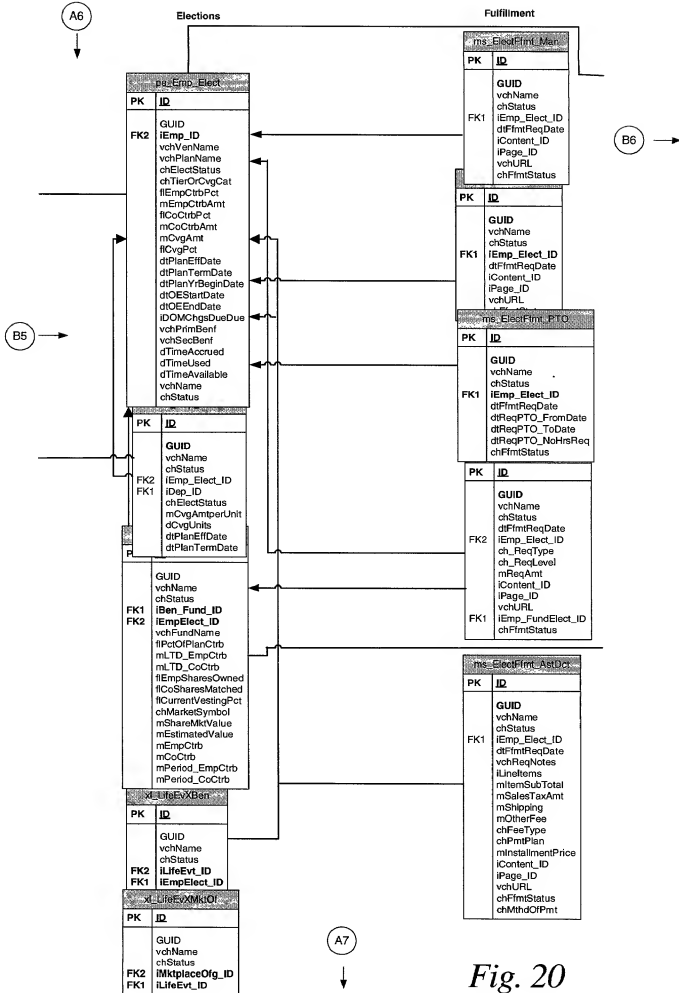


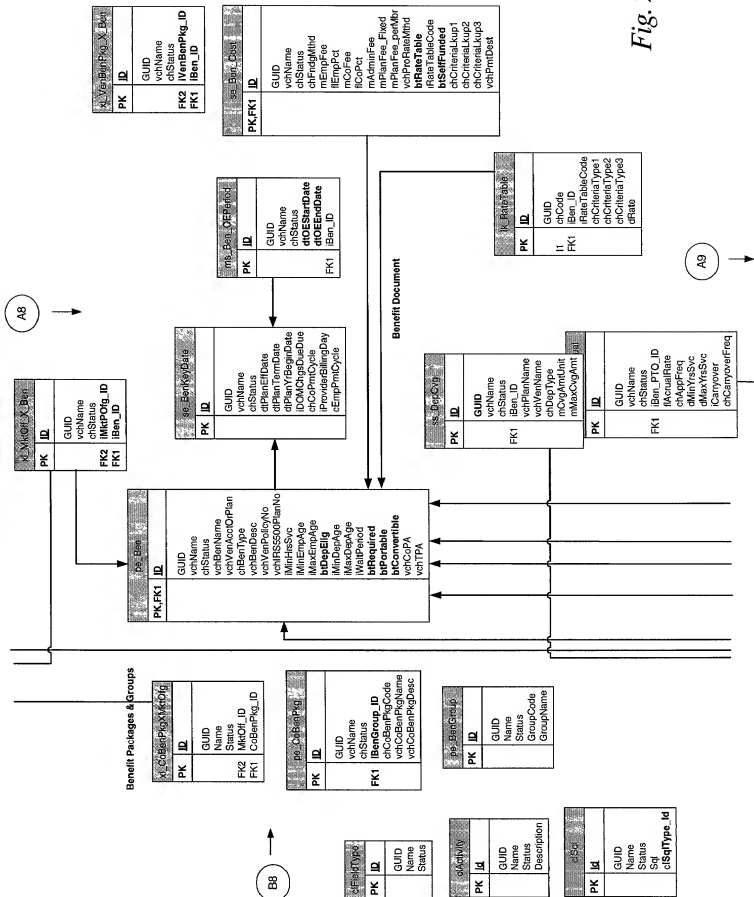
Fig. 19









[illegible]

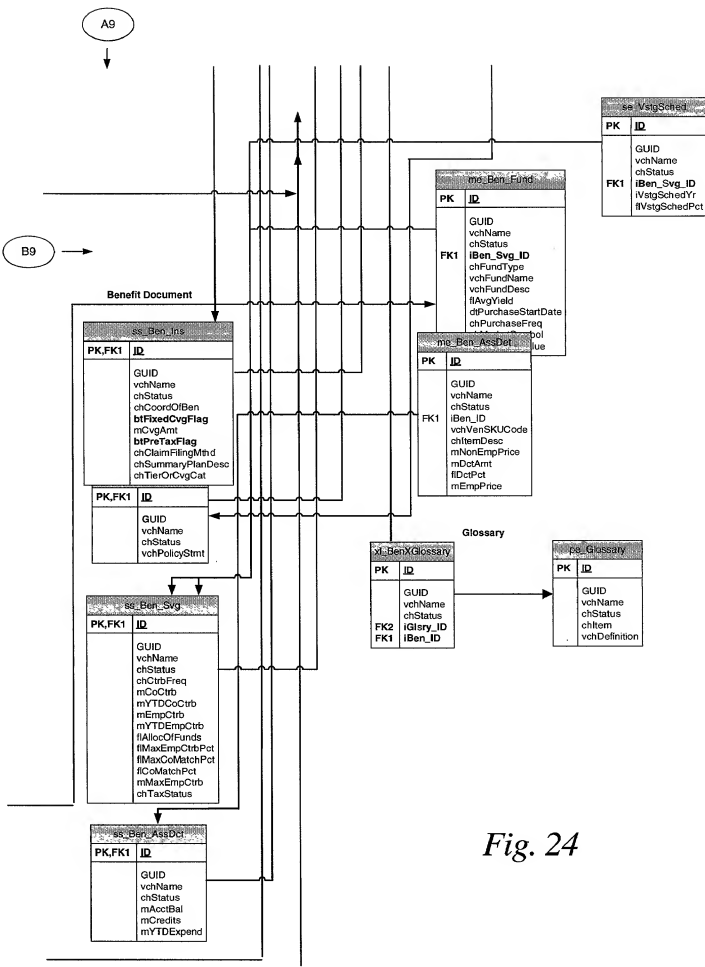


Fig. 24

# Lookup Tables

<table><tr><th colspan="2">lk_LookupTables</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_LookupTables		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_LocType</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_LocType		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_ComprUserLoc</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_ComprUserLoc		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_TextStatus</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_TextStatus		PK	ID	11	GUID chCode vchDesc
lk_LookupTables																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_LocType																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_ComprUserLoc																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_TextStatus																											
PK	ID																										
11	GUID chCode vchDesc																										
<table><tr><th colspan="2">lk_PurchaseIntent</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_PurchaseIntent		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_BonusCommType</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_BonusCommType		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_RecipType</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_RecipType		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_Entertainment</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_Entertainment		PK	ID	11	GUID chCode vchDesc
lk_PurchaseIntent																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_BonusCommType																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_RecipType																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_Entertainment																											
PK	ID																										
11	GUID chCode vchDesc																										
<table><tr><th colspan="2">lk_RegType</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_RegType		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_FmtStatus</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_FmtStatus		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_PurchaseOwnership</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_PurchaseOwnership		PK	ID	11	GUID chCode vchDesc	<table><tr><th colspan="2">lk_ComprUserReg</th></tr><tr><th>PK</th><th>ID</th></tr><tr><td>11</td><td>GUID chCode vchDesc</td></tr></table>	lk_ComprUserReg		PK	ID	11	GUID chCode vchDesc
lk_RegType																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_FmtStatus																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_PurchaseOwnership																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_ComprUserReg																											
PK	ID																										
11	GUID chCode vchDesc																										
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PK	ID																										
11	GUID chCode vchDesc																										
lk_PmtPlan																											
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PK	ID																										
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lk_HeadlineType																											
PK	ID																										
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lk_DietOrgCat																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_Gender																											
PK	ID																										
11	GUID chCode vchDesc																										
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PK	ID																										
11	GUID chCode vchDesc																										
lk_ComprUse																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_BdestType																											
PK	ID																										
11	GUID chCode vchDesc																										
lk_RscType																											
PK	ID																										
11	GUID chCode vchDesc																										

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Fig. 25



lk_OnlineSvc	
PK	ID
I1	GUID chCode vchDesc

*Fig. 26*

DEPENDENT TAXES


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Column(s):  Comparison:  Value:

Filter all records in which the field above starts with:





























Records per page:      

Found a total of 612 record(s). Search took 0.1 seconds.



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<input type="checkbox"/>	5	0	Old Expert Group	0		ug	
<input type="checkbox"/>	6	0	Plan Manager	0		ug	
<input type="checkbox"/>	7	1	Company & Employee Profiles	0		sa	
<input type="checkbox"/>	8	1	Resources	0		sa	
<input type="checkbox"/>	9	1	Accounts	0		sa	
<input type="checkbox"/>	10	1	Statements & Reports	0		sa	

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<input type="checkbox"/>	12	1	Life Events & Planning Tools	0	sa	
<input type="checkbox"/>	13	1	Marketplace	0	sa	
<input type="checkbox"/>	14	1	Forum	0	sa	
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<http://smartchannels.corelogicsoftware.com/BI/ephone.htm><http://www.dorseylaw.com>[http://smartchannels.corelogicsoftware.com/Archive/Prudential/Development/my\\_](http://smartchannels.corelogicsoftware.com/Archive/Prudential/Development/my_)[http://smartchannels.corelogicsoftware.com/Archive/Prudential/Html/ss\\_retirement](http://smartchannels.corelogicsoftware.com/Archive/Prudential/Html/ss_retirement)



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<input type="checkbox"/>	266	91	Employee Census *	0	Employee Census *	pg
<input type="checkbox"/>	267	98	Plan Comparison	0	Plan Comparison	pg
<input type="checkbox"/>	268	98	Summary Employee Survey	0	Summary Employee Survey	pg
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<input type="checkbox"/>	283	95	Activity Log	0	Activity Log	pg
<input type="checkbox"/>	287	96	Plan Adoption Kit	0	Plan Adoption Kit	pg
<input type="checkbox"/>	288	96	Final Plan Design	0	Final Plan Design	pg
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<input type="checkbox"/>	327	118	Activity Log	0	Activity Log	pg	
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<input type="checkbox"/>	329	119	Enrollment Forms	0	Enrollment Forms	pg	
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<input type="checkbox"/>	332	120	Plan Comparison	0	Plan Comparison	pg	





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<input type="checkbox"/>	362	356		0	0	
<input type="checkbox"/>	367	4	My Personal Profile	0	sa	<a href="http://smartchannels.corelogicsoftware.com/bti/pphome.htm">http://smartchannels.corelogicsoftware.com/bti/pphome.htm</a>
<input type="checkbox"/>	438	368	Pre-Enrollment Communications	0	sc	<a href="http://www.benefittechnologies.com/default.html">http://www.benefittechnologies.com/default.html</a>
<input type="checkbox"/>	496	469	List All Companies	0	mg	<a href="sc://ShowList(SELECT * FROM clCompanies);">sc://ShowList(SELECT * FROM clCompanies);</a>
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<input type="checkbox"/>	337	60	IRA	0	sl	
<input type="checkbox"/>	338	60	Keogh	0	sl	
<input type="checkbox"/>	339	60	SEP	0	sl	
<input type="checkbox"/>	340	60	Non-Qualified Plans	0	sl	
<input type="checkbox"/>	341	334	Integrated Statement	0	pg	<a href="http://smartchannels.corelogicsoftware.com/archive/prudential/HTML/integratedre">http://smartchannels.corelogicsoftware.com/archive/prudential/HTML/integratedre</a>
<input type="checkbox"/>	342	334	Overview	0	pg	<a href="sc://ShowForm(10);">sc://ShowForm(10);</a>
<input type="checkbox"/>	343	334	Account Information	0	pg	<a href="http://www.prudentialsecurities.com/">http://www.prudentialsecurities.com/</a>

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<input type="checkbox"/>	347	334	Educational Materials	0	pg	<a href="http://smartchannels.corelogicsoftware.com/archive/prudential/PI-Institutional-E-Comm/marcus/webdemoenrolled/ic/c_main.htm">http://smartchannels.corelogicsoftware.com/archive/prudential/PI-Institutional-E-Comm/marcus/webdemoenrolled/ic/c_main.htm</a>
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<input type="checkbox"/>	358	355	Short Term Disability	0	pg	
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<input type="checkbox"/>	361	355	Accidental Death and Dismemberment	0	pg	



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<input type="checkbox"/>	363	356	Basic Life	0		pg	
<input type="checkbox"/>	364	356	Optional Life	0		pg	
<input type="checkbox"/>	365	357	Business Travel	0		pg	
<input type="checkbox"/>	366	357	Group Auto	0		pg	
<input type="checkbox"/>	368	4	BTI Process	0	BTI Process	sa	<a href="http://smartchannels.corelogicsoftware.com/bti/btiprocess.htm">http://smartchannels.corelogicsoftware.com/bti/btiprocess.htm</a>
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<input type="checkbox"/>	506	369	Site Map	0	pg	
<input type="checkbox"/>	508	380	Demographic Information	0	pg	
<input type="checkbox"/>	510	380	Global Preferences	0	pg	
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<input type="checkbox"/>	401	-5	HR Systems	0	pg		
<input type="checkbox"/>	402	-5	Payroll Systems	0	pg		



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<input type="checkbox"/>	432	-5	Payroll Report	0	Payroll Report	pg	
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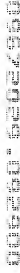


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<input type="checkbox"/>	499	468	Employee Profile	0	Employee Profile	sc	http://smartchannels.corelogicsoftware.com/bt/liceophone.htm
<input type="checkbox"/>	503	369	Endorsements	0	Endorsements	pg	
<input type="checkbox"/>	505	369	Privacy Statement	0	Privacy Statement	pg	
<input type="checkbox"/>	507	380	Name and Contact Information	0	Name and Contact Information	pg	http://smartchannels.corelogicsoftware.com/Archive/Prudential/Development/rny_
<input type="checkbox"/>	509	380	Purchase Information	0	Purchase Information	pg	http://smartchannels.corelogicsoftware.com/Archive/demo/Purchases.htm
<input type="checkbox"/>	511	380	Activity Information	0	Activity Information	pg	
<input type="checkbox"/>	520	498	Name and Contact Information	0	Name and Contact Information	pg	
<input type="checkbox"/>	605	554	Floor Plan	0	Floor Plan	pg	
<input type="checkbox"/>	558	554	Employee Detail	0	Employee Detail	pg	http://smartchannels.corelogicsoftware.com/bt/ee_detail.htm
<input type="checkbox"/>	560	555	Floor Plan	0	Final Floor Plan	pg	http://smartchannels.corelogicsoftware.com/bt/floorplan.gif



<input type="checkbox"/>	562	448	Proposed Plan Design	0	Proposed Plan Design	sc	<a href="http://www.benefittedtechnologies.com/product-overview.html">www.benefittedtechnologies.com/product-overview.html</a>
<input type="checkbox"/>	564	562	Entry Page	0	Entry Page	pg	<a href="http://smartchannels.corelogicsoftware.com/bt/entrypage.htm">http://smartchannels.corelogicsoftware.com/bt/entrypage.htm</a>
<input type="checkbox"/>	566	562	Employee Detail	0	Employee Detail	pg	<a href="http://smartchannels.corelogicsoftware.com/bt/ee_detail.htm">http://smartchannels.corelogicsoftware.com/bt/ee_detail.htm</a>
<input type="checkbox"/>	568	563	Final Floor Plan	0	Final Floor Plan	pg	<a href="http://smartchannels.corelogicsoftware.com/bt/floorplan.gif">http://smartchannels.corelogicsoftware.com/bt/floorplan.gif</a>
<input type="checkbox"/>	570	474	Proposed Plan Design	0	Proposed Plan Design	sc	<a href="http://www.benefittedtechnologies.com/company-solution.html">http://www.benefittedtechnologies.com/company-solution.html</a>
<input type="checkbox"/>	572	570	Entry Page	0	Entry Page	pg	
<input type="checkbox"/>	574	570	Employee Detail	0	Employee Detail	pg	
<input type="checkbox"/>	576	571	Final Floor Plan	0	Final Floor Plan	pg	
<input type="checkbox"/>	580	370	Products Summary	0	Products Summary	pg	<a href="http://smartchannels.corelogicsoftware.com/BTI/ProductSummary.htm">http://smartchannels.corelogicsoftware.com/BTI/ProductSummary.htm</a>
<input type="checkbox"/>	582	370	Product Detail	0	Product Detail	pg	<a href="http://smartchannels.corelogicsoftware.com/BTI/productdetail.htm">http://smartchannels.corelogicsoftware.com/BTI/productdetail.htm</a>
<input type="checkbox"/>	584	370	COBRA Census	0	COBRA Census	pg	<a href="http://www.smartchannels.net">www.smartchannels.net</a>
<input type="checkbox"/>	588	16	Benefit Statement	0	Benefit Statement	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/benefit_summary.htm">smartchannels.corelogicsoftware.com/Archive/demo/benefit_summary.htm</a>
<input type="checkbox"/>	590	589	Benefits Administration	0	Benefits Administration	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/benefitsadministrator.htm">http://smartchannels.corelogicsoftware.com/Archive/demo/benefitsadministrator.htm</a>
<input type="checkbox"/>	592	589	New Hire Process	0	New Hire Process	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/hr/newhireprocess.htm">http://smartchannels.corelogicsoftware.com/Archive/demo/hr/newhireprocess.htm</a>
<input type="checkbox"/>	595	593	Healthcare by Participant	0	Healthcare by Participant	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/healthcareenrollment.htm">http://smartchannels.corelogicsoftware.com/Archive/demo/healthcareenrollment.htm</a>
<input type="checkbox"/>	597	370	Medical Experience	0	Medical Experience	pg	
<input type="checkbox"/>	599	372	Current Plan Summary	0	Current Plan Summary	sc	
<input type="checkbox"/>	601	516	Benefit Choices	0	Benefit Choices	pg	<a href="http://smartchannels.corelogicsoftware.com/BTI/benefitchoices.htm">http://smartchannels.corelogicsoftware.com/BTI/benefitchoices.htm</a>
<input type="checkbox"/>	603	554	Goals Summary	0	Goals Summary	pg	





<input type="checkbox"/>	523	498	Global Preferences	0	Global Preferences	pg	
<input type="checkbox"/>	524	498	Activity Information	0	Activity Information	pg	
<input type="checkbox"/>	525	498	Computer Information	0	Computer Information	pg	
<input type="checkbox"/>	526	499	General Information	0	General Information	pg	sc://ShowForm(1);
<input type="checkbox"/>	527	499	Dependent Information	0	Dependent Information	pg	sc://ShowForm(5);
<input type="checkbox"/>	528	499	Benefit Elections	0	Benefit Elections	pg	sc://ShowForm(6);
<input type="checkbox"/>	529	470	General Information	0	General Information	pg	sc://ShowForm(22);
<input type="checkbox"/>	530	470	Location	0	Location	pg	sc://ShowForm(23);
<input type="checkbox"/>	531	470	Offerings	0	Offerings	pg	
<input type="checkbox"/>	532	470	Endorsements	0	Endorsements	pg	
<input type="checkbox"/>	533	470	Account Management	0	Account Management	pg	
<input type="checkbox"/>	534	470	Privacy Statement	0	Privacy Statement	pg	
<input type="checkbox"/>	535	470	Site Map	0	Site Map	pg	
<input type="checkbox"/>	536	442	Personal Information	0	Personal Information	sc	<a href="http://smartchannels.corelogicsoftware.com/bti/egphome.htm">http://smartchannels.corelogicsoftware.com/bti/egphome.htm</a>
<input type="checkbox"/>	537	442	Employee Profile	0	Employee Profile	sc	<a href="http://smartchannels.corelogicsoftware.com/bti/egphome.htm">http://smartchannels.corelogicsoftware.com/bti/egphome.htm</a>
<input type="checkbox"/>	538	536	Name and Contact Information	0	Name and Contact Information	pg	
<input type="checkbox"/>	539	536	Demographic Information	0	Demographic Information	pg	
<input type="checkbox"/>	540	536	Purchase Information	0	Purchase Information	pg	

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<input type="checkbox"/>	541	536	Global Preferences	0	Global Preferences	pg	
<input type="checkbox"/>	542	536	Activity Information	0	Activity Information	pg	
<input type="checkbox"/>	543	536	Computer Information	0	Computer Information	pg	
<input type="checkbox"/>	544	537	General Information	0	General Information	pg	sc://ShowForm(1);
<input type="checkbox"/>	545	537	Dependent Information	0	Dependent Information	pg	sc://ShowForm(5);
<input type="checkbox"/>	546	537	Benefit Elections	0	Benefit Elections	pg	sc://ShowForm(6);
<input type="checkbox"/>	547	444	General Information	0	General Information	pg	sc://ShowForm(22);
<input type="checkbox"/>	548	444	Location	0	Location	pg	sc://ShowForm(23);
<input type="checkbox"/>	549	444	Offerings	0	Offerings	pg	
<input type="checkbox"/>	550	444	Endorsements	0	Endorsements	pg	
<input type="checkbox"/>	551	444	Account Management	0	Account Management	pg	
<input type="checkbox"/>	552	444	Privacy Statement	0	Privacy Statement	pg	
<input type="checkbox"/>	553	444	Site Map	0	Site Map	pg	
<input type="checkbox"/>	555	373	Final Plan Design	0	Final Plan Design	sc	http://www.benefittechnologies.com/product-steps.html
<input type="checkbox"/>	557	554	Employer Summary	0	Employer Summary	pg	http://smartchannels.corelogicsoftware.com/bti/employer_summary.htm
<input type="checkbox"/>	559	555	Benefit Summary	0	Benefit Summary	pg	http://smartchannels.corelogicsoftware.com/bti/Final_fp.gif
<input type="checkbox"/>	561	555	Employee Detail	0	Employee Detail	pg	http://smartchannels.corelogicsoftware.com/bti/cbProductCarrier.htm
<input type="checkbox"/>	563	448	Final Plan Design	0	Final Plan Design	sc	www.benefittechnologies.com/product-steps.html
<input type="checkbox"/>	565	562	Employer Summary	0	Employer Summary	pg	http://smartchannels.corelogicsoftware.com/bti/er_analysis.htm



<input type="checkbox"/>	567	563	Final Plan Design	0	Final Plan Design	pg	<a href="http://smartchannels.corelogicsoftware.com/btl/Final_fp.gif">http://smartchannels.corelogicsoftware.com/btl/Final_fp.gif</a>
<input type="checkbox"/>	569	563	Product Carrier Sheet	0	Product Carrier Sheet	pg	<a href="http://smartchannels.corelogicsoftware.com/btl/cbproductcarrier.htm">http://smartchannels.corelogicsoftware.com/btl/cbproductcarrier.htm</a>
<input type="checkbox"/>	571	474	Final Plan Design	0	Final Plan Design	sc	<a href="http://www.benefittechnologies.com/company-benefits.html">http://www.benefittechnologies.com/company-benefits.html</a>
<input type="checkbox"/>	573	570	Employer Summary	0	Employer Summary	pg	
<input type="checkbox"/>	575	571	Final Plan Design	0	Final Plan Design	pg	
<input type="checkbox"/>	577	571	Product Carrier Sheet	0	Product Carrier Sheet	pg	
<input type="checkbox"/>	579	370	Company Information	0	Company Information	pg	
<input type="checkbox"/>	581	370	Plan Information	0	Plan Information	pg	<a href="http://smartchannels.corelogicsoftware.com/BTL/plan information.htm">http://smartchannels.corelogicsoftware.com/BTL/plan information.htm</a>
<input type="checkbox"/>	632	459	Floor Plan	0	Floor Plan	pg	
<input type="checkbox"/>	587	15	Personal Portal	0	Personal Portal	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/Prudential/Portal1.htm">http://smartchannels.corelogicsoftware.com/Archive/Prudential/Portal1.htm</a>
<input type="checkbox"/>	589	2	HR Administration	0	HR Administration	SA	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/benefits_administration">http://smartchannels.corelogicsoftware.com/Archive/demo/benefits_administration</a>
<input type="checkbox"/>	591	2	Manager Self Service	0	Manager Self Service	SA	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/new_hire_front.htm">http://smartchannels.corelogicsoftware.com/Archive/demo/new_hire_front.htm</a>
<input type="checkbox"/>	594	593	Healthcare by State	0	Healthcare by State	pg	<a href="http://smartchannels.corelogicsoftware.com/Archive/demo/healthcareenrollmentb">http://smartchannels.corelogicsoftware.com/Archive/demo/healthcareenrollmentb</a>
<input type="checkbox"/>	596	370	Carrier History	0	Carrier History	pg	<a href="http://smartchannels.corelogicsoftware.com/BTL/postmodern.htm">http://smartchannels.corelogicsoftware.com/BTL/postmodern.htm</a>
<input type="checkbox"/>	598	370	Claims History	0	Claims History	pg	
<input type="checkbox"/>	600	372	Current Plan Discussion	0	Current Plan Discussion	sc	
<input type="checkbox"/>	602	600	Current Plan Questions	0	Current Plan Questions	pg	<a href="http://smartchannels.corelogicsoftware.com/BTL/current_plan_questions.htm">http://smartchannels.corelogicsoftware.com/BTL/current_plan_questions.htm</a>
<input type="checkbox"/>	604	554	Solution Highlights	0	Solution Highlights	pg	
<input type="checkbox"/>	606	554	Benefit Summary	0	Benefit Summary	pg	



<input type="checkbox"/>	608 554	Products Considered	0	pg	
<input type="checkbox"/>	610 555	Solution Highlights	0	pg	
<input type="checkbox"/>	612 555	Implementation Steps	0	pg	
<input type="checkbox"/>	614 374	Final Plan Documentation	0	sc	
<input type="checkbox"/>	616 613	Flex Questionnaire	0	pg	
<input type="checkbox"/>	618 614	Checklist Page	0	pg	
<input type="checkbox"/>	620 614	Broker of Record Letter	0	pg	<a href="http://smarthannels.corelogicsoftware.com/BTI/broker%20of%20record.htm">http://smarthannels.corelogicsoftware.com/BTI/broker of record.htm</a>
<input type="checkbox"/>	622 614	Plan Document Cover Letter	0	pg	
<input type="checkbox"/>	624 445	Checklist Page	0	pg	
<input type="checkbox"/>	626 445	Product Information	0	pg	
<input type="checkbox"/>	628 445	Carrier History	0	pg	
<input type="checkbox"/>	630 445	Claims History	0	pg	
<input type="checkbox"/>	634 447	Observations	0	pg	
<input type="checkbox"/>	636 446	Design Interview	0	sc	